

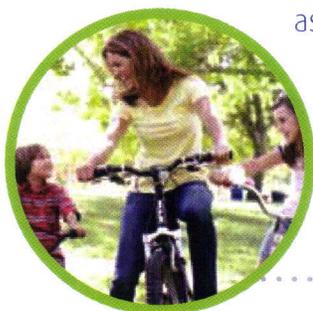


If you have an accident, will it hurt your bank account too?

Unum's accident insurance gives you something to fall back on.

Life can take a tumble.

With a full-time job and three active kids, Marsha's a busy woman. And as a single mom, she's also thrifty. So if her kids break something other than a window, she doesn't want an injury to break her bank account as well.



Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include:

- broken bones
- burns
- torn ligaments
- concussion
- eye injuries
- ruptured discs
- cuts repaired by stitches

Some covered expenses include:

- emergency room treatment
- doctor office visit
- hospitalization
- physical therapy

See schedule of benefits for full list of covered injuries and expenses.

How to apply

To learn more, watch for information from your employer.

Who's at risk?

- Every 10 minutes almost **740 people** will suffer disabling injuries in the United States.¹



- About two-thirds of disabling injuries suffered by American workers are not work-related, and therefore not covered by workers' compensation.²

An illustrative example of how accident coverage can help you with your expenses*

40-year-old claimant

Accident: Fall at home
Injury: Broken toe and ACL tear (knee ligament injury)

Out-of-pocket expenses incurred:

\$100 emergency room copay
\$250 deductible
\$750 copay for surgery (\$3,750 x 20%)
\$150 copay for 10 physical therapy visits
Total out-of-pocket expenses: \$1,250

Benefits paid:

\$150 emergency room visit
\$100 appliance (knee brace)
\$100 fractured toe
\$400 surgical ligament tear repair
\$ 50 follow-up appointment
\$150 for six physical therapy sessions
Total benefit paid under policy: \$950

*Costs of treatment and benefit amounts may vary.

Get the coverage you need.

Choose the coverage that's right for you. Your accident insurance plan can provide benefits for covered accidents that occur off the job. Accident insurance is offered to all eligible employees ages 17 to 80 who are actively at work.† You decide if it's right for you and your family.

Five reasons to buy this coverage at work

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Your base coverage is guaranteed renewable for life.
5. Premiums are conveniently deducted from your paycheck.

Available family coverage

Who can have it?	
Spouse coverage	Ages 17 to 80, if actively at work or not disabled†
Child coverage	Available for dependent children age 14 days until their 26th birthday, regardless of marital or student status.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

Additional coverage option

Hospital Confinement for Sickness Rider

If offered by your employer, you may choose this coverage for an additional premium. This rider pays the insured employee, spouse or children a daily benefit if he or she is in the hospital for a covered illness. Amount is \$100 per day for employee and spouse; \$75 for children.† The eligible age for employee and spouse is 17 to 67 and 14 days until their 26th birthday for children.†

This rider is available to family members who are covered by the base plan.

The rider includes a 12-month pre-existing condition limitation and a nine-month pregnancy exclusion. Employees and their spouses need to answer certain health questions when applying for this rider.

My accident coverage

Coverage plan chosen: _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

GetBenefitSmart.com
Finally, benefits made simple



THIS IS A LIMITED POLICY.

In Vermont, insured individuals must be covered by comprehensive health insurance before applying for accident insurance. The policy is non-cancelable in MA.

† Some provisions vary by state law.

In California, coverage is issued to eligible employees ages 17 to 64.

In Florida, the daily benefit for hospital confinement is \$300 per day for employee and spouse and \$225 per day for children.

In North Carolina, the daily benefit for hospital confinement is \$200 per day for employee and spouse and \$150 per day for children.

1,2 National Safety Council, "Injury Facts," 2011 edition.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, Tennessee

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations that may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Forms L-21762 and contact your Unum representative.

Unum complies with all state civil union and domestic partner laws when applicable.

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Unum's accident insurance offers you and your family the following benefits. Please refer to the chart below for the benefit amounts payable for covered accidents and accident-related expenses.



Accident/Injury	Benefit Amount	Accident/Injury	Benefit Amount
Accidental death		Fractures	
employee	\$50,000	open	up to \$10,000
spouse	\$20,000	closed	up to \$5,000
child	\$10,000	chips	25% of closed amount
The accidental death benefit doubles if the insured is injured as a fare-paying passenger on a common carrier. Employee – \$100,000; Spouse – \$40,000; Child – \$20,000		Hospital admission (per admission)	\$1,500
Ambulance	\$200	Hospital confinement (per day up to 365 days)	\$400
air ambulance	\$1,000	Hospital intensive care unit (per day up to 15 days)	\$800
Appliance	\$200	Knee cartilage (torn)	\$1,000
Blood, plasma and platelets	\$600	exploratory	\$200
Burns		Laceration	\$50-\$800
2nd degree for 36% or more of body surface	\$1,500	Lodging (per night up to 30 days)	\$200
3rd degree covering at least 9 but less than 35 square inches of body surface	\$3,000	Loss of finger, toe, hand, foot or sight of an eye	
3rd degree for 35 or more square inches of body surface	\$20,000	Loss of both hands, feet, sight of both eyes, or any combination of two or more losses	\$30,000
skin grafts	25% of burn benefit	Loss of one hand, foot or sight in one eye	\$15,000
Catastrophic accident loss of use of sight, hearing, speech, arms or legs		Loss of two or more fingers, toes or any combination of two or more losses	\$3,000
employee <65 years	\$100,000	Loss of one finger or toe	\$1,500
spouse or child <65 years	\$50,000	Physical therapy (6 treatments)	\$50 per treatment
age 65-69	Amount reduced 50%	Prosthetic device or artificial limb	
age 70+	Amount reduced 75%	one	\$1,000
Concussion	\$200	more than one	\$2,000
Dental work, emergency		Ruptured disc	\$800
extraction	\$100	Surgery benefit (open abdominal, thoracic)	\$2,000
crown	\$300	exploratory	\$200
Dislocations		Tendon/ligament and rotator cuff	
open	up to \$8,000	repair of one	\$800
closed	up to \$4,000	repair of more than one	\$1,200
Doctor's office initial visit	\$100	exploratory only	\$200
Emergency room treatment (includes X-rays)	\$150	Transportation (100+ miles up to 3 trips)	\$600
Eye injury requires surgery or removal of foreign body	\$400		
Follow-up treatment for accident initial follow-up visit	\$100		

Catastrophic accident benefit exceptions: Catastrophic accident benefits are payable after fulfilling a 365-day elimination period. See policy for details.

Underwritten by:
Provident Life and Accident Insurance Company
 1 Fountain Square, Chattanooga, TN 37402
 unum.com

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